

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 22-11421-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George L Franic	Dian Susan Franic
aka George K Franic	23 6th Avenue
23 6th Avenue	Clifton, NJ 07011
Clifton, NJ 07011	

Social Security No.:

xxx-xx-6524

xxx-xx-2934

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 29, 2022.

On 10/29/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: December 12, 2024  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 30, 2024

JAN: mlc

Jeanne Naughton  
Clerk

In re:  
George L Franic  
Dian Susan Franic  
Debtors

Case No. 22-11421-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 30, 2024

User: admin  
Form ID: 185

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ George L Franic, Dian Susan Franic, 23 6th Avenue, Clifton, NJ 07011-2905
cr	+ Phoenix Funding, Inc., c/o Benedict J. Caiola, Esq., 1148 Springfield Avenue, Mountainside, NJ 07092-2906
519514360	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
519514366	+ Clifton Tax Assessor, 900 Clifton Avenue, Clifton, NJ 07013-2708
519514375	+ Phoenix Funding Inc., 917 Mountain Avenue, Mountainside, NJ 07092-2723
519514376	+ Phoenix Funding, Inc. c/o, GMS Law, 660 New Road, First Floor, Northfield, NJ 08225-1668
519514383	+ Porfolio Recovery, 500 Summit Lake Drake, Valhalla, NY 10595-1340
519514385	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
519514394	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-2089 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470
519514395	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2024 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 30 2024 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519514350	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 30 2024 20:36:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519524303	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 30 2024 20:55:03	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519537369	Email/PDF: bncnotices@becket-lee.com	Oct 30 2024 20:55:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519514352	+ Email/Text: ebnbankruptcy@ahm.honda.com	Oct 30 2024 20:36:00	American Honda Finance, Po Box 168128, Irving, TX 75016-8128
519514354	+ Email/PDF: bncnotices@becket-lee.com	Oct 30 2024 20:55:11	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519514356	+ Email/PDF: bncnotices@becket-lee.com	Oct 30 2024 20:55:11	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519514369	Email/Text: mrdiscen@discover.com	Oct 30 2024 20:35:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519520008	Email/Text: mrdiscen@discover.com	Oct 30 2024 20:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519514368	+ Email/Text: mrdiscen@discover.com		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Oct 30, 2024

Form ID: 185

Total Noticed: 53

		Oct 30 2024 20:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519514370	Email/Text: bankruptcycourts@equifax.com	Oct 30 2024 20:35:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519514371	Email/Text: bankruptcycourts@equifax.com	Oct 30 2024 20:35:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
519514372	^ MEBN	Oct 30 2024 20:36:02	Experian, P.O. Box 2002, Allen, TX 75013-2002
519514373	^ MEBN	Oct 30 2024 20:34:43	Experian, P.O. Box 4500, Allen, TX 75013-1311
519514374	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 30 2024 20:35:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519514362	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 30 2024 20:43:04	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519514363	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 30 2024 20:43:05	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519514364	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 30 2024 20:55:14	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519532966	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 30 2024 20:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519514358	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
519525488	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519514377	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	PNC Bank, N.A., Corporate Office & Headquarters, 249 5th Avenue, Ste. 30, Pittsburgh, PA 15222
519550399	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519514379	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	PNC Bank, National Association, 249 Fifth Ave, Pittsburgh, PA 15222
519514378	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	PNC Bank, National Association, PO Box 5570, Cleveland, OH 44101-0570
519514380	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519514381	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2024 20:35:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
519514367	Email/Text: signed.order@pfwattorneys.com	Oct 30 2024 20:35:00	Discover c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519514382	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 30 2024 20:55:04	Porfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502-4952
519514384	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 30 2024 20:55:13	Porfolio Recovery Associates, Po Box 12914, Norfolk, VA 23541-0914
519564131	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 30 2024 20:35:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519567698	+ Email/PDF: ebn_ais@aisinfo.com	Oct 30 2024 20:55:06	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519514387	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 30 2024 20:55:20	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
519514386	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 30 2024 20:43:03	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519514388	+ Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Oct 30, 2024

Form ID: 185

Total Noticed: 53

		Oct 30 2024 20:55:18	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519514389	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 30 2024 20:44:35	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
519514390	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 30 2024 20:43:50	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519514391	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 30 2024 20:55:11	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
519514392	^ MEBN		
		Oct 30 2024 20:35:10	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519514393	^ MEBN		
		Oct 30 2024 20:35:27	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519514396	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Oct 30 2024 20:34:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
519514397	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Oct 30 2024 20:34:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
TOTAL: 43			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519514351	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519537400	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519514353	*+	American Honda Finance, Po Box 168128, Irving, TX 75016-8128
519514355	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519514357	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519514361	*	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
519514365	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15369, Wilmington, DE 19850
519532992	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519514359	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2024 at the address(es) listed

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Oct 30, 2024

Form ID: 185

Total Noticed: 53

**below:**

Name	Email Address
David G. Beslow	on behalf of Debtor George L Franic yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Joint Debtor Dian Susan Franic yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis J. Ballak	on behalf of Creditor Phoenix Funding Inc. francis@gmslaw.com
Keith A. Bonchi	on behalf of Creditor Phoenix Funding Inc. keith@gmslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7